

Form RSC13

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 19-24472-CMB**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

David Fetsko  
1 Smith Street  
Charleroi, PA 15022

Miranda Fetsko  
1 Smith Street  
Charleroi, PA 15022

Social Security No.:

xxx-xx-5389

xxx-xx-9815

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Paul W. McElrath Jr.  
McElrath Legal Holdings, LLC.  
1641 Saw Mill Run Boulevard  
Pittsburgh, PA 15210  
Telephone number: 412-765-3606

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

March 2, 2020  
09:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

March 2, 2020  
09:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 1/31/20

BY THE COURT

Carlota M. Bohm  
Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David Fetsko  
 Miranda Fetsko  
 Debtors

Case No. 19-24472-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: rsc13

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb  
 cr +David Fetsko, Miranda Fetsko, 1 Smith Street, Charleroi, PA 15022-3110  
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15180033 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
 15158763 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 15158765 Dept Of Defense, Dfas-de/fydc, Denver, CO 80279  
 15158767 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 15159648 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15177544 Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419,  
 IRVING, TX 75014-1419  
 15177543 Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419,  
 IRVING, TX 75014-1419  
 15175607 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pgh., PA 15233-1828  
 15174651 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
 15158769 +Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341  
 15158770 +Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849  
 15188207 +The United Federal Credit Union, 3 Sunset Beach Rd, Morgantown, WV 26508-4431  
 15184770 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15184695 +USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, P.O. Box 619096,  
 Dallas, TX 75261-9096  
 15158773 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
 15158774 +Usaa Fed Svng/nationst, 350 Highland, Houston, TX 77009-6623  
 15174659 Usaa Federal Savings, Pob 47504, San Antonio, TX 78265  
 15158775 Usaa Federal Savings B, Pob 47504, San Antonio, TX 78265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2020 04:06:57 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2020 04:13:00  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15174641 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 01 2020 04:29:33 American Info Source Lp,  
 Post Office Box 248848, Oklahoma City, OK 73124-8848  
 15158761 +E-mail/Text: bnc-capio@quantum3group.com Feb 01 2020 04:06:59 Capio Partners Llc,  
 2222 Texoma Pkwy, Sherman, TX 75090-2481  
 15169414 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:12:54  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15158762 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:11:47  
 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 15174644 +E-mail/Text: documentfiling@lciinc.com Feb 01 2020 04:05:40 Comcast, Po Box 3001,  
 Southeastern, PA 19398-3001  
 15158764 +E-mail/Text: scollins@cs-llc.com Feb 01 2020 04:06:40 Credit Soltn,  
 2277 Thunderstick Drive, Lexington, KY 40505-9002  
 15158766 +E-mail/Text: bknotice@ercbpo.com Feb 01 2020 04:07:20 Enhanced Recovery Co L,  
 Po Box 57547, Jacksonville, FL 32241-7547  
 15158768 +E-mail/Text: info@phoenixfinancialsvcs.com Feb 01 2020 04:05:43 Phoenix Financial Serv,  
 8902 Otis Ave, Indianapolis, IN 46216-1077  
 15162790 E-mail/PDF: resurgentbknofications@resurgent.com Feb 01 2020 04:11:06  
 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 15181874 E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:38  
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 15189001 E-mail/Text: appebnmailbox@sprint.com Feb 01 2020 04:07:01 Sprint Corp., Attn: Bankruptcy,  
 PO Box 7949, Overland Park, KS 66207-0949  
 15158771 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2020 04:10:46 Synch/amer Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 15168322 +E-mail/Text: bankruptcy@huntington.com Feb 01 2020 04:07:05 The Huntington National Bank,  
 PO Box 89424, Cleveland, OH 44101-6424  
 15174655 +E-mail/Text: bankruptcy@huntington.com Feb 01 2020 04:07:04 The Huntington National Bank,  
 7450 Huntington Park Drive, Columbus, OH 43235-5617  
 15158772 +Fax: 304-598-5019 Feb 01 2020 04:14:20 The United Federal Cr, 3600 University Ave,  
 Morgantown, WV 26505-3087  
 15185538 +E-mail/Text: bncmail@w-legal.com Feb 01 2020 04:07:23 USAA Federal Savings Bank,  
 C/O: Weinstein & Riley, P.S., 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132  
 15183586 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 01 2020 04:11:07 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
 15174660 E-mail/Text: bankruptcy@firstenergycorp.com Feb 01 2020 04:07:18 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687  
 15170465 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 01 2020 04:07:17 West Penn Power,  
 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 21

District/off: 0315-2

User: dkam  
Form ID: rsc13

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Jan 31, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
15174642\*      USAA Federal Savings Bank  
15174643\*      +Capio Partners Llc,   2222 Texoma Pkwy,   Sherman, TX 75090-2481  
15174645\*      +Capital One Bank Usa N,   Po Box 30281,   Salt Lake City, UT 84130-0281  
15174646\*      +Commonwealth Financial,   245 Main Street,   Scranton, PA 18519-1641  
15174647\*      +Credit Soltn,   2277 Thunderstick Drive,   Lexington, KY 40505-9002  
15174648\*      Dept Of Defense,   Dfas-de/fydc,   Denver, CO 80279  
15174649\*      +Enhanced Recovery Co L,   Po Box 57547,   Jacksonville, FL 32241-7547  
15174650\*      +KML,   701 Market Street, Suite 5000,   Philadelphia, PA 19106-1541  
15174651\*      +Phoenix Financial Serv,   8902 Otis Ave,   Indianapolis, IN 46216-1077  
15174652\*      +Professional Adjmnt Co,   14410 Metropolis Ave,   Fort Myers, FL 33912-4341  
15174653\*      +Rui Credit Services In,   1305 Walt Whitman Rd Ste,   Melville, NY 11747-4849  
15174654\*      +Synch/amer Eagle,   Po Box 965005,   Orlando, FL 32896-5005  
15174655\*      +The United Federal Cr,   3600 University Ave,   Morgantown, WV 26505-3087  
15174656\*      +Us Dept Of Ed/glelsi,   2401 International Lane,   Madison, WI 53704-3121  
15174657\*      +Usaa Fed Svng/nationst,   350 Highland,   Houston, TX 77009-6623

TOTALS: 1, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor   USAA Federal Savings Bank bkgroup@kmlawgroup.com  
Office of the United States Trustee   ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Miranda   Fetsko ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor David   Fetsko ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour   cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor   Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6